

Team no.28

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CONSTCODER

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## **Problem Statement**

The advent of cashless transactions and the proliferation of payment apps have made spending money easier than ever before. In a matter of seconds, we can complete a transaction without much thought. However, this convenience has led to a decline in budgeting habits and saving for the future. With technology continuously evolving, spending has become a new trend, and keeping track of our expenses and savings has become a challenge. As a result, we often make payments without realizing how much we are spending, which can lead to financial instability.

### Solution

While big companies have the luxury of hiring a CA to manage their finances and investments, ordinary people often have to navigate their financial journeys alone. That's why we're excited to introduce our budgeting website, which offers an easy and efficient solution to help you take control of your finances. Our website allows you to set a budget, spend within your means, and any unspent amount is automatically transferred to your savings account, allowing you to save money effortlessly. Additionally, our website provides you with the added advantage of tracking your spending across different platforms on our website, giving you a comprehensive view of your finances.

In the near future, we have the exciting opportunity to seamlessly transition our website into a dynamic and user-friendly application.

# **Tech Stack**

#### Front-end:

- ReactJS: For building a dynamic and interactive user interface.
- HTML/CSS: For creating the website structure and styling.

#### **Back-end:**

- Node.js: A JavaScript runtime environment used for building scalable and highperformance applications.
- RestAPI: Client-server communication protocol for web applications using HTTP requests.

### **Tools and Libraries:**

- VS Code: A lightweight and versatile code editor.
- Bootstrap: A CSS framework used for building responsive and mobile-first websites.



User

Login into PennyWise



Used Auth0 to authenticate



Store login credentials in AirTable



User will set the budget manually here



User data of various platforms



Calculate balance



Remaining Money transferred to his account with the help of Payments API





**Transaction Status** 

API

Fetch User's Paytm Transaction History



User Input

G Pay

GooglePay Passes API

Fetch User's GooglePay

Transaction History Fetch User's PayPal Transaction History

PayPal

Transaction Search API



User's Savings Account